

# Exhibit E

**HOUSLANGER & ASSOCIATES, PLLC**

**ATTORNEYS AT LAW**

**P.O. BOX 742**

**KATONAH, NY 10536**

**TODD E. HOUSLANGER \***

**WILLIAM HOUSLANGER**

**(914) 666-8100 FAX (914) 666-2841**

**SUFFOLK OFFICE:**

**372 NEW YORK AVENUE  
HUNTINGTON, NY 11743**

**OF COUNSEL:  
DAVID M. KAUFMAN  
OSVALDO CABAN, JR.  
ANTHONY PARISI III**

**\*Admitted NY, DC & CT**

December 21, 2012

CHRISTOPHER MCCROBIE  
6 MAPLE DRIVE  
BOWMANSVILLE, NY 14026

***RE: Index # CV-007295-06/BU  
CENTURION CAPITAL CORPORATION ASSIGNEE OF PROVIDIAN  
FINANCIAL CO vs. CHRISTOPHER MCCROBIE***

**Balance due as of the date set forth above :            \$1,489.46**

Dear CHRISTOPHER MCCROBIE:

This firm has been retained to collect the above-referenced debt. If you wish to make payment arrangements, please mail your payment to the address above or contact us.

Unless, within thirty (30) days after your receipt of this notice, you dispute the validity of the debt or any portion thereof, we will assume the debt to be valid.

If, within thirty days of your receipt of this notice, you notify us in writing that the debt or any portion thereof is disputed, we will obtain a verification of the debt or, if the debt is founded upon a judgment, a copy of any such judgment, and we will mail to you a copy of such verification or judgment.

The current creditor, as the assignee to whom this debt is owed, is Palisades Acquisition XVI, LLC. The original creditor on this matter is PROVIDIAN FINANCIAL CORP. Upon your written request within the thirty-day period, we will provide you with the address of the original creditor, as it may be different from the current creditor. Your file number with our office is *168100*. At this time, no attorney with this firm has personally reviewed the particular circumstances of your account. However, if you fail to make payment, our Client may consider additional remedies to recover the balance due. Thank you for your attention to this matter.

This firm is a debt collector. We are attempting to collect a debt and any information obtained will be used for that purpose.

Very Truly Yours,

Houslanger & Associates, PLLC

NOTICE TO JUDGMENT  
DEBTOR  
Index No. CV-007295-06/BU

CENTURION CAPITAL CORPORATION ASSIGNEE OF PROVIDIAN FINANCIAL CO  
Plaintiffs

against

CHRISTOPHER MCCROBIE  
Defendants

Money or property belonging to you may have been taken or held in order to satisfy a judgment or order which has been entered against you. Read this carefully.

YOU MAY BE ABLE TO GET YOUR MONEY BACK

State and federal laws prevent certain money or property from being taken to satisfy judgments or orders. Such money or property is said to be "exempt". The following is a partial list of money which may be exempt:

1. Supplemental security income, (SSI);
2. Social security;
3. Public assistance (welfare);
4. Alimony or child support;
5. Unemployment benefits;
6. Disability benefits;
7. Workers' compensation benefits;
8. Public or private pensions; and
9. Veterans benefits.
10. Ninety percent of your wages or salary earned in the last sixty days;
11. Twenty six hundred twenty five dollars of any bank account containing statutorily exempt payments that were deposited electronically or by direct deposit within the last forty-five days, including but not limited to, your social security, supplemental security income, veterans benefits, public assistance, workers' compensation, unemployment insurance, public or private pensions, railroad retirement benefits, black lung benefits, or child support payments.
12. Railroad retirement; and
13. Black lung benefits.

If you think that any of your money that has been taken or held is exempt, you must act promptly because the money may be applied to the judgment or order. If you claim that any of your money that has been taken or held is exempt, you may contact the person sending this notice.

Also, YOU MAY CONSULT AN ATTORNEY, INCLUDING ANY FREE LEGAL SERVICES ORGANIZATION IF YOU QUALIFY. You can also go to Court without an attorney to get your money back. Bring this notice with you when you go. You are allowed to try to prove to a judge that your money is exempt from collection under New York civil practice law and rules, sections fifty-two hundred twenty-two-a, fifty-two hundred thirty-nine and fifty-two hundred forty. If you do not have a lawyer, the clerk of the court may give you forms to help you prove your account contains exempt money that the creditor cannot collect. The law (New York Civil Practice Law and Rules article four and sections fifty-two hundred thirty-nine and fifty-two hundred forty) provides a procedure for determination of a claim to an exemption.

Please note that we are required under Federal Law to advise you that we are debt collectors and any information we obtain will be used in attempting to collect this debt.

The current creditor, as the assignee to whom this debt is owed, is Palisades Acquisition XVI, LLC.

Very Truly Yours,

Houslanger & Associates, PLLC  
Attorney for the Current Judgment Creditor  
P.O. Box 742  
Katonah, NY 10536  
914-666-8100

To: CHRISTOPHER MCCROBIE  
JUDGMENT DEBTOR  
6 MAPLE DRIVE  
BOWMANVILLE, NY 14026 File: 168100